



Atty. Docket: 52493.000121

02.28.22  
#3  
02.28.22

THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of: )  
Robin C. RUTH et al. )  
Serial No.: 09/773,539 ) Art Unit: 2161  
Filed: February 2, 2001 ) Examiner: Unassigned  
)

For: SYSTEM AND METHOD FOR ADMINISTERING A FINANCIAL  
PROGRAM INVOLVING THE COLLECTION OF PAYMENTS

RECEIVED  
Technology Center 2100  
FEB 11 2002

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicants respectfully  
request consideration of the references listed on the attached Form PTO/SB/08A. Copies of the  
references listed are also enclosed.

Applicants respectfully request that the Examiner consider the references cited on  
the Form PTO/SB/08A and that the Examiner indicate that the references have been considered  
in this application by returning a copy of the Form PTO/SB/08A with the Examiner's initials in  
the left column per MPEP 609.

Applicants' submission of this Information Disclosure Statement (IDS) shall not be  
construed as an admission that the cited references are prior art to the present invention, or that  
the cited references qualify as printed publications. The submission of this IDS also shall not be  
construed as a representation that a prior art search has been performed.



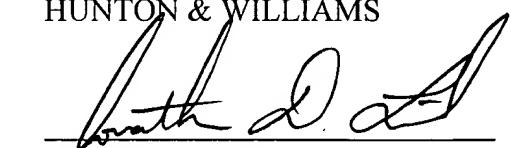
21967

PATENT TRADEMARK OFFICE

This IDS is submitted prior to the issuance of a first Office Action on the merits; therefore, it is believed that no fees are required in connection therewith. If any fees are necessitated by the filing of this Information Disclosure Statement, please charge the undersigned's Deposit Account No. 50-0206.

Date: 07 FEB 2002

Respectfully submitted,  
HUNTON & WILLIAMS

  
Jonathan D. Link  
Registration No. 41,548

1900 K Street, N.W., Suite 1200  
Washington, D.C. 20006-1109  
Ph. (202) 955-1500  
Fax (202) 778-2201

Please type a plus sign (+) inside this box →

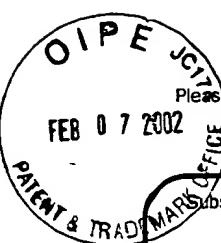
FEB 07 2002

PTO/SB/08A (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.



Substitute for form 1449A/PTO

## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet 1

of 1

### Complete if Known

Application Number	09/773,539
Filing Date	February 2, 2001
First Named Inventor	Robin C. RUTH et al.
Group Art Unit	2161
Examiner Name	Unassigned
Attorney Docket Number	52493.000121

RECEIVED  
FEB 11 2002  
Technology Center 2100

### U.S. PATENT DOCUMENTS

Examiner Initials *	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (if known)			
	U1	4,839,804		Roberts et al.	06-13-1989	
	U2	4,876,648		Lloyd	10-24-1989	
	U3	5,752,236		Sexton et al.	05-12-1998	
	U4	5,819,230		Christie et al.	10-06-1998	

### FOREIGN PATENT DOCUMENTS

Examiner Initials *	Cite No. <sup>1</sup>	Foreign Patent Document			Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Office <sup>3</sup>	Number <sup>4</sup>	Kind Code <sup>5</sup> (if known)			
	F1						T <sub>6</sub>

### NON PATENT LITERATURE DOCUMENTS

Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	P1	PCT-International Search Report dated 12-06-2001 for Application Serial No. PCT/US01/41646 filed 08-10-2001	

Examiner Signature

Date Considered

<sup>1</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Unique citation designation number. <sup>2</sup> See attached Kinds of U.S. Patent Documents. <sup>3</sup> Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). <sup>4</sup> For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. <sup>5</sup> Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. <sup>6</sup> Applicant is to place a check mark here if English language Translation is attached.

Burden Hour Statement: This form is estimated to take 2.0 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.